

best to keep you from bidding too much on the house of your dreams.

9. **Have the house inspected.** Hire a full-time, professional house inspector. Referrals from friends, relatives and co-workers are a good place to start.
10. **Prepare for closing.** Have the escrow officer prepare an estimated list of closing costs. Closing costs can run high (in the thousands of dollars) and you need to make sure you have enough money to pay for them.

We know that buying a house, especially for the first time, can be stressful.

To learn more about home financing, contact our Mortgage Loan Counselor, Toby Green at 410-526-2692 or toby.green@securityplusfcu.org.

Countries Blocked From Processing VISA® Credit Card Transactions

If your travel plans take you abroad this summer, don't forget to log on to our website, www.securityplusfcu.org and access the "VISA Blocked Country" button. All the countries that are currently blocked from processing VISA transactions are listed.

The following countries are currently* blocked from allowing transactions on Securityplus FCU VISA **credit cards**:

- Taiwan
- Saudi Arabia
- Korea – both North and South
- Japan
- Spain
- UK/Great Britain – England, Wales, Scotland and North Ireland
- Canada
- South Africa

Notify us of your travel plans before traveling outside of the United States so that your Securityplus FCU VISA credit card can be enabled for use in the countries you are visiting. As a fraud prevention measure, transactions made with your credit card in foreign countries will be blocked unless you request otherwise. Before your next trip, call Debbie Rutter at 410-281-6200 x4379 to have your card excluded from the "block".

** Visit our website for the most up-to-date list.*

